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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2 Attorn

	Complete If Known	RECE	
Application Number	09/559,778	HEOL	HVED.
Filing Date	April 27, 2000	AUG 1	2004
First Named Inventor	Elliot D. Light, et al		2004
Art Unit	3625	GROU	baenn
Exeminer Name	J. Zurita	JOUIN,	7 3000
Attorney Docket Number	12832/100158		

U.S. PATENT DOCUMENTS						
Examiner Cite		Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevar Passages or Relevant Figures Appear	
fritials * No.	Number - Kind Code <sup>2</sup> (if known)	MAH-DD-YYYY	G.C. G.C.			
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1		US- 5,715,314	Feb. 1998	Payne, et al.		
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FOREIGN PATENT DOCUMENTS						
Examiner Cite No.1	Foreign Patent Document		Name of Patentee or	Pages, Columns, Lines,	<b>⊺</b> *	
	Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>6</sup> ( <i>if known</i> )	Publication Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear		
JF		WO 97/03410	Jan. 1997	WIPO		

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Examiner Signature	Jang 2 unt	Date Considered	9/30/06

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Complete if Known

09/559.778

3625

April 27, 2000

Elliot D. Light, et al.

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Application Number

First Named Inventor

Filing Date

Art Unit

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

AUG 0 2004 J. Zurita Examiner Name **ROUP 3600** of 2 2 Attorney Docket Number 12832/100158 Sheet

NON PATENT LITERATURE DOCUMENTS				
Examiner Cite		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
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JZ		Bank Technology News, "CyberCash Applies a Digital Makeover," pp 1-2, October 1998		
12		Moeller, Michael, "IBM Takes Charge of E-commerce," PC Week, pp. 1-2, April 1998		
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Examiner Signature	James Dunt	Date Considered	9/3	0/26	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance

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